

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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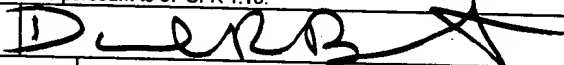
TITLE: DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A PREDICTIVE SOFTWARE SYSTEM

CONFIRMATION NO: 3102

EXAMINER: ALEXANDER G. KALINOWSKI

ART UNIT: 2166

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AMENDMENT A

Responsive to the Official Action in the above matter dated March 29, 2002, please enter the following amendments, and consider the accompanying remarks. A fee for the one-month extension of time is enclosed.

IN THE SUMMARY:

Please replace the paragraph beginning on line 11 of page 9 with the following: